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FROM: Jason R. Graff

PHONE: 602-382-6389

MESSAGE:

Attached is the Reply to the Final Office Action for Serial No. 10/707,313.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 10

CONFIRMATION NO.:

CLIENT MATTER NO.: 60655.2400

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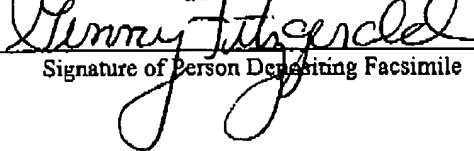
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PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3624	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

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Dear Commissioner:

In reply to the Final Office Action mailed August 17, 2005, of which this Reply is within two months, please consider the following remarks.

Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.